

Imaged Certificate of Notice Page 1 of 3  
**IN THE UNITED STATES BANKRUPTCY COURT**  
**WESTERN DISTRICT OF PENNSYLVANIA**

**DEFAULT O/E JAD**

IN RE:

ROSE A. AVERY

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:13-24650 JAD

Chapter 13

Document No.: 110

ORDER OF COURT

AND NOW, this 26th day of March, 20 19, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

FILED  
3/26/19 2:05 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

BY THE COURT:

  
U.S. BANKRUPTCY JUDGE **sjk**  
Jeffery A. Deller

## Imaged Certificate of Notice Page 2 of 3

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
Rose A. Avery  
DebtorCase No. 13-24650-JAD  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: mgut  
Form ID: pdf900Page 1 of 2  
Total Noticed: 22

Date Rcvd: Mar 26, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 28, 2019.

db +Rose A. Avery, 4117 High Street, South Park, PA 15129-9573  
 cr +BANK OF AMERICA, N.A., 2380 Performance Dr, Bldg C, Richardson, TX 75082-4333  
 cr +BANK OF AMERICA, N.A., Mail Stop: CA6-919-01-23, 400 National Way,  
 SIMI VALLEY, CA 93065-6414  
 cr +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor,  
 Pittsburgh, PA 15212-5860  
 13743619 Bank of America, P.O. Box 5170, Simi Valley, CA 93062-5170  
 13743620 +Bank of America, c/o Phelan Hallinan, One Penn Center at Suburban Station,  
 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814  
 13818757 Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933  
 13957284 +Bank of America, N.A., Bankruptcy Department, Mail Stop: CA6-919-01-23, 400 National Way,  
 Simi Valley, CA 93065-6414  
 13986046 ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408  
 13756047 Jordan Tax Service, 102 Rahway Road, McMurray, PA 15317-3349  
 13743621 ++NORTHWEST SAVINGS BANK, P O BOX 337, WARREN PA 16365-0337  
 (address filed with court: Northwest Savings Bank, P.O. Box 1793, Warren, PA 16365)  
 13756049 +Northwest Savings Bank, Attn: Bankruptcy, P.O. Box 337, Warren, PA 16365-0337  
 13743622 Ocwen Loan Servicing, 3451 Hammond Avenue, P.O. Box 780, Waterloo, IA 50704-0780  
 13771889 +PHEAA, PO Box 8147, Harrisburg, PA 17105-8147  
 13743624 PNC Bank, c/o American Education Services, Harrisburg, PA 17130-0001  
 13743623 +Pennsylvania Higher Education, P.O. Box 8147, Harrisburg, PA 17105-8147  
 13810381 Sallie Mae Inc. on behalf of ECMC, P.O. Box 16408, Saint. Paul, MN 55116-0408  
 13756053 +South Park Township, c/o Jordan Tax Service, 7100 Baptist Road,  
 Bethel Park, PA 15102-3908  
 13782474 US Department of Education, Claims Filing Unit, PO Box 8973, Madison, WI 53708-8973

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

13776442 E-mail/Text: JCAP\_BNC\_Notices@jcap.com Mar 27 2019 03:06:51 Jefferson Capital Systems LLC,  
 Po Box 7999, Saint Cloud Mn 56302-9617  
 13779986 +Fax: 407-737-5634 Mar 27 2019 03:28:15 Ocwen Loan Servicing, LLC,  
 Attn: Bankruptcy Department, 1661 Worthington Rd, Suite 100,  
 West Palm Beach, FL 33409-6493  
 13818244 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Mar 27 2019 03:08:37  
 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541

TOTAL: 3

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Northwest Bank  
 cr Ocwen Loan Servicing, LLC  
 cr\* +Bank of America, N.A., Mail Stop: CA6-919-01-23, 400 National Way,  
 SIMI VALLEY, CA 93065-6414  
 cr\* ECMC, P.O. Box 16408, St. Paul, MN 55116-0408  
 13756045\* Bank of America, P.O. Box 5170, Simi Valley, CA 93062-5170  
 13756046\* +Bank of America, c/o Phelan Hallinan, One Penn Center at Suburban Station,  
 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814  
 13756048\* ++NORTHWEST SAVINGS BANK, P O BOX 337, WARREN PA 16365-0337  
 (address filed with court: Northwest Savings Bank, P.O. Box 1793, Warren, PA 16365)  
 13756050\* Ocwen Loan Servicing, 3451 Hammond Avenue, P.O. Box 780, Waterloo, IA 50704-0780  
 13756052\* PNC Bank, c/o American Education Services, Harrisburg, PA 17130-0001  
 13756051\* +Pennsylvania Higher Education, P.O. Box 8147, Harrisburg, PA 17105-8147

TOTALS: 2, \* 8, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 28, 2019

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: mgut  
Form ID: pdf900

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 26, 2019 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor BANK OF AMERICA, N.A. andygornall@latouflawfirm.com  
Chrisovalante P. Fliakos on behalf of Creditor Ocwen Loan Servicing, LLC pawb@fedphe.com  
Christopher M. Frye on behalf of Debtor Rose A. Avery chris.frye@steidl-steinberg.com,  
julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;cgo  
ga@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-ste  
inberg.com  
James Warmbrodt on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com  
Joseph P. Schalk on behalf of Creditor Ocwen Loan Servicing, LLC jschalk@barley.com,  
sromig@barley.com  
Kenneth Steidl on behalf of Debtor Rose A. Avery julie.steidl@steidl-steinberg.com,  
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@st  
eidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-ste  
inberg.com  
Mario J. Hanyon on behalf of Creditor Ocwen Loan Servicing, LLC pawb@fedphe.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,  
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com  
Thomas Song on behalf of Creditor Ocwen Loan Servicing, LLC pawb@fedphe.com  
William E. Miller on behalf of Creditor Ocwen Loan Servicing, LLC wmiller@sterneisenberg.com,  
bkecf@sterneisenberg.com

TOTAL: 12